

Information to identify the case:

Debtor 1:	Annette Smith	Social Security number or ITIN:	xxx-xx-8629
	First Name Middle Name Last Name	EIN:	--
Debtor 2:	Walter Smith	Social Security number or ITIN:	xxx-xx-9759
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 5/22/18
Case number:	18-20301-CMG	Date case converted to chapter:	7 6/3/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Annette Smith	Walter Smith
2. All other names used in the last 8 years		
3. Address	5 Vicky Court Hamilton, NJ 08610	5 Vicky Court Hamilton, NJ 08610
4. Debtor's attorney Name and address	Kevin C. Fayette Law Offices of Kevin Fayette, LLC 1675 Whitehorse Mercerville Road Suite 204 Hamilton, NJ 08619	Contact phone 609-584-0600
5. Bankruptcy trustee Name and address	Andrea Dobin McManimon, Scotland & Baumann, LLC 427 Riverview Plaza Trenton, NJ 08611	Contact phone (609) 695-6070

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 6/4/19
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7. Meeting of creditors	July 8, 2019 at 02:00 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 9/6/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	
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	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
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10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Annette Smith
 Walter Smith
 Debtors

Case No. 18-20301-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Jun 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2019.

db/jdb
 517544650 +Annette Smith, Walter Smith, 5 Vicky Court, Hamilton, NJ 08610-6064
 +Apothaker & Associates, 520 Fellowship Road C 306, PO Box 5496,
 Mount Laurel, NJ 08054-5496
 517669183 +Bank of America, N.A., Carrington Mortgage Services, LLC, 1600 South Douglass Road,
 P.O. Box 3730, Anaheim, CA 92803-3730
 517544652 +Capital Billing Service, 5042 Wilshire BLVD Suite 880, Los Angeles, CA 90036-4305
 517609548 +Credit Union of New Jersey, c/o Peter J. Liska. LLC, 766 Shrewsbury Ave.,
 Tinton Falls, NJ 07724-3001
 517544657 +Credit Union of New Jersey, PO BOX 37603, Philadelphia, PA 19101-0603
 517544659 +Enterprise, PO Box 801988, Kansas City, MO 64180-1988
 517544667 +Kenneth Dickson, Court Officer, PO Box 687, Forked River, NJ 08731-0687
 517544668 +Louis A. Greenfield, Attorney, PO Box 17210, Golden, CO 80402-6020
 517544670 +Publishers Clearing House, PO BOX 6344, Harlan, IA 51593-1844
 517544672 +Rushmore Service Center, PO BOX 5507, Sioux Falls, SD 57117-5507
 517544675 +Transnational Limited, LLC, 1162 St. Georges Avenue, Suite 279, Avenel, NJ 07001-1263
 517557998 +US Dept of HUD, 451 7th St SW, Washington, DC 20410-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: kfayette@kevinfayette.com Jun 04 2019 23:44:21 Kevin C. Fayette,
 Law Offices of Kevin Fayette, LLC, 1675 Whitehorse Mercerville Road, Suite 204,
 Hamilton, NJ 08619
 tr +EDI: BADOBIN.COM Jun 05 2019 03:08:00 Andrea Dobin, McManimon, Scotland & Baumann, LLC,
 427 Riverview Plaza, Trenton, NJ 08611-3420
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 04 2019 23:45:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 04 2019 23:45:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517544665 EDI: HNDA.COM Jun 05 2019 03:08:00 Honda Financial Services, Attn: Bankruptcy,
 PO Box 168088, Irving, TX 75016
 517544664 EDI: HNDA.COM Jun 05 2019 03:08:00 Honda Financial Services, P.O. Box 7829,
 Philadelphia, PA 19101-7829
 517581499 EDI: HNDA.COM Jun 05 2019 03:08:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 517544651 +EDI: BANKAMER.COM Jun 05 2019 03:08:00 Bank of America, PO Box 31785,
 Tampa, FL 33631-3785
 517544656 E-mail/Text: bankruptcy@cunj.org Jun 04 2019 23:45:15 Credit Union of New Jersey,
 PO Box 7921, 1301 Parkway Avenue, Ewing, NJ 08628-3010
 517544653 +E-mail/Text: bankruptcy@cavps.com Jun 04 2019 23:45:33 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake, Suite 400, Valhalla, NY 10595-2322
 517629730 +E-mail/Text: bankruptcy@cavps.com Jun 04 2019 23:45:33 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 517544654 +E-mail/Text: bankruptcy@certifiedcollection.com Jun 04 2019 23:45:15
 Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
 517544655 +EDI: WFNNB.COM Jun 05 2019 03:08:00 Comenitybank/New York, Attn: Bankruptcy Dept,
 PO Box 182125, Columbus, OH 43218-2125
 517544658 E-mail/Text: operationsclerk@easypayfinance.com Jun 04 2019 23:44:28 Easypay/dvra,
 Attn: Bankruptcy, PO Box 2549, Carlsbad, CA 92018
 517544661 +EDI: BLUESTEM Jun 05 2019 03:08:00 FingerHut, Bankruptcy Dept., 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820
 517544660 +EDI: BLUESTEM Jun 05 2019 03:08:00 FingerHut, PO Box 1250, Saint Cloud, MN 56395-1250
 517544662 +EDI: AMINFOFP.COM Jun 05 2019 03:08:00 First Premier Bank, PO Box 5524,
 Sioux Falls, SD 57117-5524
 517544663 +EDI: AMINFOFP.COM Jun 05 2019 03:08:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 517544666 EDI: JEFFERSONCAP.COM Jun 05 2019 03:08:00 Jefferson Capital Systems, 16 McLeland Road,
 Saint Cloud, MN 56303
 517669687 EDI: JEFFERSONCAP.COM Jun 05 2019 03:08:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 517544669 +EDI: BLUESTEM Jun 05 2019 03:08:00 Metabnk/fhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820
 517662774 +EDI: JEFFERSONCAP.COM Jun 05 2019 03:08:00 Premier Bankcard, Llc,
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
 517544671 +E-mail/Text: Supportservices@receivablesperformance.com Jun 04 2019 23:45:52 RPM,
 20816 44th Ave W, Lynnwood, WA 98036-7799
 517547472 +EDI: RMSC.COM Jun 05 2019 03:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517544673 +EDI: RMSC.COM Jun 05 2019 03:08:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
 PO Box 965061, Orlando, FL 32896-5061
 517544674 EDI: AISTMBL.COM Jun 05 2019 03:08:00 T-Mobile, PO Box 742596,
 Cincinnati, OH 45274-2596
 517566634 +EDI: AIS.COM Jun 05 2019 03:08:00 T Mobile/T-Mobile USA Inc,
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 42

Date Rcvd: Jun 04, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517544676 +EDI: VERIZONCOMB.COM Jun 05 2019 03:08:00 Verizon, Verizon Wireless Bk Admin,
500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
517655892 +EDI: AIS.COM Jun 05 2019 03:08:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 29

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2019 at the address(es) listed below:

NONE.

TOTAL: 0